

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 10-41873-JKS
Chapter: 7
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Roberto Lo Sia
39 Carol Road
Westfield, NJ 07090

Felicitas Lerma Sia
39 Carol Road
Westfield, NJ 07090

Social Security No.:
xxx-xx-4049

xxx-xx-4945

Employer's Tax I.D. No.:

**NOTICE OF FILING OF FINAL ACCOUNT(S) OF TRUSTEE,
OF HEARING ON APPLICATIONS FOR COMPENSATION
(AND OF HEARING ON ABANDONMENT OF PROPERTY BY THE TRUSTEE)**

THE FINAL REPORT(S) and account(s) of the trustee in this case having been filed,

NOTICE IS HEREBY GIVEN that there will be a hearing held before Honorable John K. Sherwood on:

DATE: March 16, 2017
TIME: 10:00 AM
LOCATION: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,
Newark, NJ 07102

for the purpose of examining and passing on the report(s) and account(s), acting on applications for compensation and transacting such other business as may properly come before the court. Attendance by creditors is welcomed, but not required.

The account of the trustee shows:

TOTAL RECEIPTS:	\$15,008.05
TOTAL DISBURSEMENTS:	\$10082.25
BALANCE ON HAND:	\$4925.80

In addition to expenses of administration as may be allowed by the court, claims secured by liens and claims entitled to priority must be paid in advance of any dividends to general creditors. The following applications for compensation have been filed: (creditors may be heard before the applications are determined)

APPLICANT(S)
Benjamin A. Stanziale, Jr.

COMMISSION OR FEES
\$1,258.09

EXPENSES
\$0.00

The trustee's application to abandon the following property will be heard and acted upon:

The trustee's reports are available for inspection in the clerks office.

Any objection to the trustee's Final Report and Account must be filed (7) seven days prior to the above date and will be heard at that time of the final meeting.

Dated: February 10, 2017

JAN: rh

Jeanne Naughton
Clerk

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Roberto Lo Sia
Felicitas Lerma Sia
DebtorsCase No. 10-41873-JKS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 192Page 1 of 3
Total Noticed: 50

Date Rcvd: Feb 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2017.

db/jdb #+Roberto Lo Sia, Felicitas Lerma Sia, 39 Carol Road, Westfield, NJ 07090-1819
 aty +Forman Holt Eliades & Youngman, LLC, 80 Route 4 East, Suite 290, Paramu, NJ 07652-2661
 aty +LeClairRyan, a Professional Corporation, 1037 Raymond Boulevard, Sixteenth Floor,,
 Newark, NJ 07102-5423
 aty +Luke D. Griffith, Morton & Craig, LLC, 110 Mater Avenue, Suite 301,
 Moorestown, NJ 08057-3125
 cr Bank of America, PO Box 15312, Wilmington, DE 19850-5312
 cr +JPMorgan Chase Bank, N.A., 201 N. Central Ave., Floor 11, Phoenix, AZ 85004-1071
 op Leo O McCabe, PO Box 1528, Morristown, NJ 07962-1528
 511284068 +American Express, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
 511284069 +American Express, c/o Beckett & Lee, PO Box 3001, Malvern, PA 19355-0701
 511639958 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 511284070 +BAC Home Loans Servicing, 450 American St, Simi Valley, CA 93065-6285
 511440677 +BAC Home Loans Servicing, LP, et al, 7105 Corporate Drive, TX2-982-03-03,
 Plano, TX 75024-4100
 511284071 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, 4161 Piedmont Parkway, Greensboro, NC 27410)
 511284073 Bank Of America, 4060 Ogletown/Stanton Rd, Newark, DE 19713
 511284072 +Bank Of America, Attn: Bankruptcy NC4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
 511284074 +Bank of America, PO Box 25118, Tampa, FL 33622-5118
 511547652 Bank of America, N.A., P.O. Box 15312, Wilmington, DE 19850-5312
 511284080 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citibank USA, Attn.: Centralized Bankruptcy, Po Box 20363,
 Kansas City, MO 64195)
 511284076 +Chase, 201 N. Walnut St//Del-1027, Wilmington, DE 19801-2920
 511284077 +Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 511409416 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 511284078 +Chase Manhattan, Attn: Bankruptcy Research Dept, 3415 Vision Dr, Columbus, OH 43219-6009
 511284079 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 511318646 +Department Stores National Bank/American Express, Bankruptcy Processing, PO Box 8053,
 Mason, OH 45040-8053
 511318647 +Department Stores National Bank/Bloomington, Bankruptcy Processing, PO Box 8053,
 Mason, OH 45040-8053
 511318642 +Department Stores National Bank/Macys, Bankruptcy Processing, PO Box 8053,
 Mason, OH 45040-8053
 511284082 +FIA CSNA, Attn: Bankruptcy, Po Box 182686, Columbus, OH 43218-2686
 511363303 +Fia Card Services, NA As Successor In Interest to, Bank of America NA and Mbn America Bank,
 1000 Samoset Drive, DE5-023-03-03, Newark, DE 19713-6000
 511284083 +Macys/FDSB, Macy's Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 511284084 Municipal Blfg, East Broad Street, Westfield, NJ 07090
 514127893 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
 511284085 +Sunoco/Citi, Po Box 6497, Sioux Falls, SD 57117-6497
 511317443 +Town of Westfield, Tax Collector, 425 East Broad Street, Westfield, NJ 07090-2123
 511284086 +VISDSNB, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 511763217 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
 511575976 eCAST Settlement Corporation assignee of Citibank, (South Dakota) NA, POB 29262,
 New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 11 2017 06:29:45 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 11 2017 06:29:40 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 intp +E-mail/Text: BNC@magtrustee.com Feb 11 2017 06:30:34 Marie-Ann Greenberg,
 30 Two Bridges Road, Suite 330, Fairfield, NJ 07004-1550
 511528754 +E-mail/Text: bncmail@w-legal.com Feb 11 2017 06:29:54 CANDICA L.L.C.,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 511343202 +E-mail/Text: bk.notifications@jpmchase.com Feb 11 2017 06:29:31 CHASE AUTO FINANCE,
 201 N CENTRAL AVE AZ1-1191, PHOENIX AZ 85004-1071
 511284075 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 11 2017 04:48:46 Capital One, N.A.,
 C/O American Infomsource, Po Box 54529, Oklahoma City, OK 73154-1529
 511296266 E-mail/Text: mrdiscen@discover.com Feb 11 2017 06:28:55 Discover Bank, Dfs Services LLC,
 PO Box 3025, New Albany, OH 43054-3025
 511284081 +E-mail/Text: mrdiscen@discover.com Feb 11 2017 06:28:55 Discover Financial,
 Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025
 511496095 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 11 2017 04:48:45
 Midland Funding, LLC by American InfoSource LP, PO Box 248897,
 Oklahoma City, OK 73124-8897
 514973007 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 11 2017 06:13:07
 Portfolio Recovery Associates, LLC, c/o Chase Bank Usa, N.a., POB 41067,
 Norfolk VA 23541

District/off: 0312-2

User: admin
Form ID: 192

Page 2 of 3
Total Noticed: 50

Date Rcvd: Feb 10, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

511489323 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 11 2017 06:13:08
Portfolio Recovery Associates, LLC., P.O. Box 41067, Norfolk, VA 23541
511591388 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 11 2017 04:52:06
PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., c/o Thd,
POB 41067, Norfolk VA 23541-1067
513808724 +E-mail/Text: bncmail@w-legal.com Feb 11 2017 06:30:07 Vanda, LLC,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
511284087 E-mail/Text: bankruptcydept@wyn.com Feb 11 2017 06:30:10 Wyndham Vacation Resorts,
PO Box 98940, Las Vegas, NV 89193

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
514127894* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
514980552* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, c/o Chase Bank Usa, N.a.,
POB 41067, Norfolk VA 23541)
511489330* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC., P.O. Box 41067,
Norfolk, VA 23541)
511590187* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC., P.O. Box 41067,
Norfolk, VA 23541)
511854908* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC., P.O. Box 41067,
Norfolk, VA 23541)
511317444* +Town of Westfield, Tax Collector, 425 East Broad Street, Westfield, NJ 07090-2123

TOTALS: 0, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2017 at the address(es) listed below:

Andy Winchell on behalf of Debtor Roberto Lo Sia andy@winchlaw.com,
awinchellecf@gmail.com;katharine@winchlaw.com
Andy Winchell on behalf of Plaintiff Felicitas Lerma Sia andy@winchlaw.com,
awinchellecf@gmail.com;katharine@winchlaw.com
Andy Winchell on behalf of Other Prof. Leo O McCabe andy@winchlaw.com,
awinchellecf@gmail.com;katharine@winchlaw.com
Andy Winchell on behalf of Plaintiff Roberto Lo Sia andy@winchlaw.com,
awinchellecf@gmail.com;katharine@winchlaw.com
Andy Winchell on behalf of Joint Debtor Felicitas Lerma Sia andy@winchlaw.com,
awinchellecf@gmail.com;katharine@winchlaw.com
Barbara K. Hager on behalf of Defendant PARKER MCCAY PA bhager@reedsmith.com,
eselfridge@reedsmith.com
Barbara K. Hager on behalf of Creditor BAC Home Loans Servicing, LP, et al
bhager@reedsmith.com, eselfridge@reedsmith.com
Barbara K. Hager on behalf of Unknown Role Type WELLS FARGO BANK, N.A. bhager@reedsmith.com,
eselfridge@reedsmith.com

District/off: 0312-2

User: admin
Form ID: 192

Page 3 of 3
Total Noticed: 50

Date Rcvd: Feb 10, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Barbara K. Hager on behalf of Defendant BAC HOME LOAN SERVICING bhager@reedsmith.com,
eselfridge@reedsmith.com
Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.
trustee@stanzialelaw.com, nj45@ecfcbis.com
Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
Brian E Caine on behalf of Creditor NATIONSTAR MORTGAGE, LLC bcaine@parkermccay.com,
BKcourtnotices@parkermccay.com
Denise E. Carlon on behalf of Creditor U.S. BANK, NATIONAL ASSOCIATION, Et Al...
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Diana C. Manning on behalf of Defendant PARKER MCCAY PA dmanning@bressler.com,
bdilorenzo@bressler.com/sbieber@bressler.com
John R. Morton, Jr. on behalf of Creditor JPMorgan Chase Bank, N.A.
mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com
Kim R. Lynch on behalf of Trustee Benjamin A. Stanziale, Jr. kim.lynch@leclairryan.com,
kathryn.anema@leclairryan.com
Lauren Silver Zabel on behalf of Defendant BAC HOME LOAN SERVICING lzabel@reedsmith.com
Stuart I. Seiden on behalf of Creditor BAC Home Loans Servicing, LP, et al
siseiden@duanemorris.com

TOTAL: 18